

### **DETAILED ACTION**

1. This Office Action is in response to the Interview conducted on January 29, 2008, which paper has been placed of record in the file.
2. Claims **1-3** are pending in this application. Claims 4-19 are canceled.

### ***Examiner's Amendment***

3. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in the interview with Mr. Spencer Warnick on January 29, 2008.

***Claims 4-19 are canceled.***

### ***Allowable Subject Matter/Reasons for Allowance***

4. Claim **1** is allowed over the prior arts cited records.

The closest prior art is:

1) Korman (US 6,308,887) discloses host computer 40 only acts as a middle-man between a Super-ATM 10 and a remote terminal 60, and does not include a counter to count, e.g., balances among and between different remote terminals. In col. 10, lines 45-58 (which is relied on by the Office to disclose the above feature), Korman only

discloses receiving and forwarding messages, but does not include updating a counter to count balances among and between different remote terminals 60. In col. 9, lines 35-50, Korman also only discloses transmitting and formatting transaction information through host computer 40 between a super ATM 10 and a remote terminal 60. Korman does not disclose a counter for the settlement between and among remote terminals 60 in host computer 40. In addition, in Korman, none of the industry computer systems 60 provides resources, e.g., cash, for a transaction between a user of a Super-ATM 10 and another industry computer system 60. As such, Korman does not disclose or suggest a settlement among the plurality of financial institution systems. The so-called initiation of a balance authorization in Korman involves only a user of a Super-ATM and an industry computer system 60, but does not happen among a plurality of industry computer systems 60. The workflow processor in Korman only relates to the execution of actions, but does not include settlement among different remote terminals 60. Moreover, host computer 40 only monitors ATMs 10 regarding, e.g., coins received, but does not provide settlement among remote terminals 60. Therefore, Korman does not teach a relay center includes counter to be updated "based on said transaction request message and said transaction response message ... for a settlement among the plurality of financial institution systems. Moreover, Korman does not disclose "receiving menu screen information through a network, the menu screen information being created by each of a plurality of financial institutions. Rather, the Super-ATM of Korman has only one set of user menus for all the remote terminals and a user navigates the menus to select a remote terminal to do transactions with.

Therefore, it is clear from the description of Korman's invention that the prior arts do not considered the possibility of: transmitting said created associate transaction request message to a computer system of said associated financial institution through a relay center, without passing through a computer system of another financial institution, as included in claim 1.

5. Claims 2-3 are allowed because they are dependent claims of the allowable independent claim 1 above.

#### **Conclusion**

6. Claims **1-3** are allowed.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Friday from 9:00AM-5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

8. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks  
P.O. Box 1450

Alexandria VA, 22131-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-6796 (for informal or draft communication, please label  
"PROPOSED" or "DRAFT").

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Nga B. Nguyen/  
Primary Examiner, Art Unit 3692

February 28, 2008